Form DebtEd

UNITED STATES BANKRUPTCY COURT

W ESTERN DISTRICT OF WISCONSIN

In Re: Case Number: 3-06-13382-rdm

Chapter: 7

Eric D. Fosdal Anne M. Fosdal

Debtor(s).

NOTICE OF REQUIREMENT TO COMPLETE INSTRUCTIONAL COURSE IN PERSONAL FINANCIAL MANAGEMENT

To: Debtor and/or Debtor's Attorney

Notice is hereby given that, subject to limited exceptions (11 U.S.C. § 109(h)), a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) shall file a statement regarding completion of a course in personal financial management as described in 11 U.S.C. § 111. A certificate of completion from the provider will satisfy this requirement.

Debtor(s) and or debtor(s)' attorney is/are hereby notified that the certificate must be filed before the discharge can be entered. Debtor(s) and or debtor(s)' attorney is/are hereby notified that the debtor(s) must file the certificate within 45 days after the first date set for the meeting of creditors under § 341. Failure to file the certificate may result in the case being closed without entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the certificate, the debtor(s) must pay the full reopening fee due for filing the motion.(See Miscellaneous Fee Requirements/Bankruptcy Fee Schedule at: http://www.wiw.uscourts.gov/bankruptcy/Fees_guide.htm for fee amounts)

Dated: 12/19/06

Marcia M Anderson , Clerk U.S. Bankruptcy Court